

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-14615-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nieves L Lara-Delgado  
293 Highwood Ave  
Teaneck, NJ 07666-3217

Social Security No.:

xxx-xx-9295

Employer's Tax I.D. No.:

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NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 6/18/25 at 10:00 AM

to consider and act upon the following:

**183** – Creditor's Certification of Default (related document:155 Amended Order (Generic)) filed by Denise E. Carlon on behalf of U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset–Backed Pass–Through Certificates, Series 2007–OPX1. Objection deadline is 05/29/2025. (Attachments: # 1 Exhibit A – Order Curing Post–Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

**184** – Certification in Opposition to (related document:183 Creditor's Certification of Default (related document:155 Amended Order (Generic)) filed by Denise E. Carlon on behalf of U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset–Backed Pass–Through Certificates, Series 2007–OPX1. Objection deadline is 05/29/2025. (Attachments: # 1 Exhibit A – Order Curing Post–Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) filed by Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset–Backed Pass–Through Certificates, Series 2007–OPX1) filed by Mark E Norgaard on behalf of Nieves L Lara-Delgado. (Norgaard, Mark)

Dated: 5/28/25

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Nieves L Lara-Delgado  
Debtor

Case No. 19-14615-MEH  
Chapter 13

District/off: 0312-2  
Date Rcvd: May 28, 2025

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID Recipient Name and Address  
db Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E Norgaard	on behalf of Attorney Norgaard O'Boyle & Hannon mnorgaard@norgaardfirm.com,

District/off: 0312-2

User: admin

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Date Rcvd: May 28, 2025

Form ID: ntchrgbk

Total Noticed: 1

amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.marke.b124931@notify.bestcase.com

Mark E Norgaard

on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.marke.b124931@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9